

Appl No.: 09/586,881
Amdt. After Final Rejection dated October 22, 2004
Reply to Office Action of April 22, 2004

Amendments to the Abstract:

Please cancel the abstract of record and substitute the attached new abstract.

ABSTRACT OF THE DISCLOSURE

A method for collecting payment over a distributed digital computerized communication environment by a third party for services using digital tokens issued by a third party. The services may be provided by the third party or another party. The tokens are acquired by the user and stored in its database. The user cancels the tokens itself as it uses the provided services. The second party can monitor and report on the cancellation of tokens by the user. Fraud is reduced or eliminated by providing an open system that permits other parties to observe the user's cancellation of its tokens.